



## Competitive Edge

# 20 | Income ProVider Policy

*Maximum Flexibility. Greater Value.*

### Key Competitive Highlights:

Designed to deliver maximum flexibility and very competitive Guaranteed Standard Issue (GSI) offers, Income ProVider is the cornerstone of Guardian's DI@WORK™ employer-sponsored program.

#### DESIGNED FOR SUCCESS

- Flexible plan designs and product definitions provide maximum value
- Coverage can be tailored for various income and occupational needs
- Significant potential for continuous plan growth via new additions and benefit increases on inforce policies

<p><b>NEW</b> Portability Feature “Increase Option After Leaving Employer” built into base policy</p>	<p>This unique-to-the-industry feature is designed to help employees protect their income when changing employers — a time when employees often see an increase in compensation. Should they leave the company, insureds have a one-time opportunity to increase their coverage up to the unused GSI amount with no medical underwriting.</p>
<p>3 Plan Options Available with Voluntary Enrollments Good, Better, Best</p>	<p>Single plan options or even High/Low plan options can limit employee choices. Our 3-tiered approach provides a wider variety of distinctive plan designs and optional riders to meet different income protection needs. With each plan, employees can select the flexible, fixed-rate coverage that is right for their budget and available with premium discounts and no medical underwriting.</p>
<p>State-of-the-Art Online Enrollment System</p>	<p>Built for ease of use, our online enrollment site includes:</p> <ul style="list-style-type: none"> <li>• A multi-tiered educational platform,</li> <li>• Maximum flexibility of content and branding,</li> <li>• A simple, streamlined application process, and</li> <li>• Robust, real-time reporting</li> </ul> <p>Simple and easy to use, our site averages 35% participation on Voluntary Programs.</p>
<p>Multiple GSI Opportunities</p>	<p>Unlike other carriers who only offer GSI coverage during the initial enrollment, we offer additional opportunities for the employee to enroll under the GSI offer in years 2 and 3.</p>
<p>12 Month Return-to-Work Incentive Benefit Built into base policy</p>	<p>This built-in feature is designed to provide more monthly benefit to help employees with a residual disability return to work sooner. This feature provides a dollar-for-dollar replacement of lost income up to the maximum monthly benefit — not a percentage of the lost income.</p>
<p>Multiple Definitions of “Total Disability” Including True-Own Occupation</p>	<p>Provides greater flexibility when determining the appropriate definition of disability. Select from 2 year own-occupation coverage, Modified Own-Occupation and True Own-Occupation coverage to meet specific occupational needs.</p>
<p>Enhanced Residual Disability Recovery Benefit</p>	<p>Includes a recovery provision which can provide benefits for up to the entire benefit period, not just part of it, like some other carriers.</p>



**GUARDIAN®**

## DI@WORK™ Competitive Advantages

Guardian's DI@WORK™ program has what you need to enhance your clients' disability benefits while creating generous, recurring revenue with one of the **most competitive** employer-sponsored programs in the industry today.

	FEATURE		DI@WORK™ Income ProVider 1200	UNUM Income Series III	UNUM 750	MassMutual MaxElect	MetLife Omni Select	Principal HH750	Standard Protector+ B152
ENROLLMENT COMPARISON	State-of-the-art web-based educational and enrollment system with real-time reporting		◆						
	3 GSI plan options (Good, Better, Best)		◆						
	Automatic annual renewal option to ensure benefit grows with income		◆				◆		
	90 day Actively-at-Work Requirement		◆			◆	◆		
	3 GSI Enrollment Opportunities (Years 1, 2 & 3)		◆			◆			
PRODUCT COMPARISON	Portability Feature "Increase Option After Leaving Employer" (built into base policy)		◆						
	Multiple definitions of "total disability" including True Own-Occupation		◆			◆	◆		◆
	12 Month Return-to-Work Incentive Benefit with dollar-for-dollar replacement of lost income up to maximum monthly benefit (built into base policy)		◆	◆	◆				
	Enhanced Residual Disability with Recovery Benefit for up to the entire benefit period		◆		◆	◆		◆	
	Policy Suspension During Unemployment for up to 12 months (built into the base policy)		◆						
	Presumptive Disability Benefit built into base policy (not an optional rider)		◆			◆			◆
	Additional Monthly Indemnity Benefit to existing policy with no policy fee		◆	◆		◆			
	Retirement protection coverage available as an optional rider or as a stand-alone policy		◆			◆			

Disability Income Policy Form 1200 is underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. This comparison is based upon the most recent information available to us as of December 1, 2010, and is only a brief outline of some provisions and benefits in these policies. Refer to your state specific policy and rider forms for the full definition of all policy provisions, benefits, limitations and exclusions. The description of other company's policies was not furnished by Berkshire—if there are questions about their features, please contact a representative of that company.



The Guardian Life Insurance Company of America New York, NY 10004-4025

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## Financial Strength & Quality

When you work with Guardian, you have the ability to leverage a quality product portfolio and the financial strength found within its subsidiaries. Berkshire Life Insurance Company of America, a Guardian company, is the #1 provider of non-cancellable individual disability income insurance and specializes in designing products to provide superior income protection.\*

Guardian Life Insurance Company of America is one of the largest mutual life insurance companies in the United States. As a mutual company it is organized to operate solely for the benefit and long-term interests of its policyholders. Unlike publicly-held companies that issue stock, Guardian does not make decisions based on opinions of Wall Street analysts. The Guardian Life Insurance Company of America and its subsidiaries are committed to protecting individuals, business owners and their employees with life, long term care insurance, disability income, group medical and dental insurance products, and offer 401(k), annuities and other financial products.

NAME	RATINGS AS OF FEBRUARY 1, 2011
Berkshire Life Insurance Company of America, a wholly-owned stock subsidiary of Guardian	A.M. Best Company A++ Standard & Poor's AA+
The Guardian Life Insurance Company of America	A.M. Best Company A++ Fitch AA+ Moody's Investors Service Aa2 Standard & Poor's AA+

## Defining Value With a Flexible, Tailored Approach

Building this powerful worksite program from the bottom-up has enabled Guardian to provide one of the most competitive employer-sponsored programs in the industry today. DI@WORK™ combines streamlined implementation with robust individual coverage to deliver a powerful disability benefit program with ease, flexibility and innovation:

- **Tailored plan designs**
- **Competitive GSI offers**
- **End-to-end support from pre-sales to re-enrollment**
- **State-of-the-art online enrollment system**
- **Flexible programs:**
  - Employer Paid
  - Voluntary
  - Combination of Both
- **Competitive compensation on each policy sold:**
  - Competitive first year, renewal and bonus compensation
  - Terrific product persistency
  - All commissions vested for policy years 1 - 10

\*2009 LIMRA U.S. Individual DI Insurance Participants Report, based on annualized premium.

**Disability income insurance policy form I200 is underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product provisions and features may vary by state.**

